

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

53422

Morton & Craig LLC

William E. Craig, Esq.

110 Marter Ave., Suite 301

Moorestown, NJ 08057

Attorney for Santander Consumer USA Inc.

In Re:

WILLIAM E. JOYNER



Order Filed on October 21, 2022

by Clerk

U.S. Bankruptcy Court

District of New Jersey

Case No. 19-18000

Hearing Date: 10-4-22

Judge: (JNP)

**ORDER FOR TRUSTEE PAYMENTS, STAY RELIEF UNDER CERTAIN CIRCUMSTANCES,
INSURANCE, AND COUNSEL FEES**

The relief set forth on page number two (2) is hereby **ORDERED**.

DATED: October 21, 2022

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

(Page 2)

Debtor: William E. Joyner

Case No: 19-18000

Caption of Order: Order for monthly trustee payments, stay relief under certain circumstances, insurance and counsel fees

This matter having brought before this Court on a Motion for Stay Relief filed by John R. Morton, Jr., Esq., attorney for Santander Consumer USA Inc. ("Santander"), with the appearance of Eric Clayman, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and his attorney under the seven-day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2015 Nissan Altima bearing vehicle identification number 1N4AL3AP3FC493260.**
- 2. That commencing August 2022, if the Debtor fails to make any payment to the Chapter 13 Trustee within thirty (30) days after it falls due, Santander shall be entitled to stay relief upon filing a certification of nonpayment with the Court and serving it upon the Debtor, his attorney, and the Chapter 13 Trustee.**
- 3. That the Debtor is to maintain proper insurance coverage on the vehicle. The Debtor must have full comprehensive and collision coverage on the vehicle. Each deductible is not to exceed \$500.00. Santander Consumer USA Inc. must be listed as loss payee. If the Debtor fails to maintain insurance coverage on the vehicle, Santander shall be entitled to stay relief upon filing a certification of lapse of insurance and serving it on the Debtor, his attorney, and the Chapter 13 Trustee.**
- 4. That the Debtor is to pay Santander Consumer USA Inc. a counsel fee of \$438.00 through his bankruptcy plan.**

In re:
William E Joyner
Debtor

Case No. 19-18000-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 21, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db	+ William E Joyner, 104 N. Vermont Avenue, Atlantic City, NJ 08401-5531

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc. Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric Clayman	on behalf of Debtor William E Joyner mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 2 of 2

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John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Rhondi L. Schwartz

on behalf of Debtor William E Joyner mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraigecef@gmail.com

TOTAL: 9